

## ABSTRACT OF THE DISCLOSURE

A system and method for providing a credit card with multiple lines of credit.

One of the disclosed methods include, for example, analyzing credit information of a cardholder to determine a level of risk associated with the cardholder; establishing a  
5 general purpose credit line based on the determined level of risk associated with the cardholder, the general purpose credit line being set as a revolving credit line; establishing a private label credit line based on the determined level of risk associated with the cardholder, the private label credit line being set as a revolving credit line; and issuing the credit card to the cardholder with the established general purpose credit line  
10 and private label credit line.